

PATENT
Customer No. 22,852
Attorney Docket No. 5793.3145

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Nathan T. Czyzewski and Franco D. Harris)	Group Art Unit: To Be Assigned
)	
Application No.: To Be Assigned)	Examiner: To Be Assigned
)	
Filed: Herewith)	
)	
For: Systems, Methods and Computer)	
Readable Media for Managing Balance)	
Transfer Accounts)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed within three months of the filing date of the above-referenced application.

Copies of the listed documents (except for U.S. Patent documents), including any copending patent applications, are attached. In light of the waiver of 37 C.F.R. § 1.98(a)(2)(i) provided in 1273 OG 55 for patent applications filed after June 30, 2003, copies of the U.S. patent documents listed on the 1449 form are not required and therefore are not enclosed.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

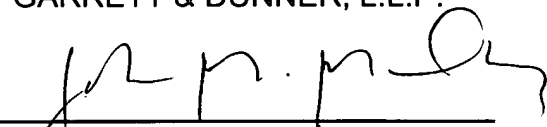
If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: April 14, 2004

By: _____


John M. Mulcahy
Reg. No. 55,940

INFORMATION DISCLOSURE CITATION

Atty. Docket No.	05793.3145-00000	Appln. No.	To Be Assigned
Applicant	Nathan T. Czyzewski and Franco D. Harris		
Filing Date	Herewith	Group:	To Be Assigned

U.S. PATENT APPLICATION DOCUMENTS

Examiner Initial*	Document Number	Publication Date	Name	Class	Sub Class	Filing Date If Appropriate
	2004/0002916 A1	01/01/04	Timmerman et al.			
	2003/0229589 A1	12/11/03	Rosenblatt et al.			
	2003/0212630 A1	11/13/03	Kahr			
	2003/0074290 A1	04/17/03	Clore			

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	6,324,524	11/27/01	Lent et al.			
	6,298,335	10/02/01	Bernstein			
	6,032,134	02/29/00	Weissman			
	5,970,478	10/19/99	Walker et al.			
	5,933,817	08/03/99	Hucal			

FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	Davenport, Todd, "California Law on Card Warnings Struck Down," American Banker, 167(246), December 26, 2002, reprinted from http://global.factiva.com .
	Kouwe, Zachery, "Best Deal Yet? 0% Interest – 'For Life' – Credit-Card Issuers Offer to Lock in Low Rates on Transferred Debts; A Heavy Price for Late Payments," The Wall Street Journal, July 1, 2003, reprinted from http://global.factiva.com .

Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce